



Order Filed on September 27,  
2018 by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

GOLDMAN & BESLOW, LLC  
Attorneys At Law  
7 Glenwood Avenue - Suite 311B  
East Orange, New Jersey 07017  
(973) 677-9000  
Attorneys for Debtor(s)

Clifford B. Frish, Esq. #CF-2541

In Re:

**DAWIT GABIR**

Case No. 17-18167

Chapter: 13

Hearing Date: September 12, 2018  
at 10:30 a.m.

Judge: Hon. Stacey L. Meisel

**ORDER VALUING PROPERTY PURSUANT TO  
11 U.S.C. §§506(a) AND (d) AND FED. R. BANKR. P. 3012,  
CONFIRMING DEBT AS PARTIALLY SECURED AND PARTIALLY UNSECURED  
AND FOR DISCHARGE OR CANCELLATION OF MORTGAGE  
UPON COMPLETION OF THE CHAPTER 13 PLAN**

The relief set forth on the following pages numbered two (2) through three (3) is hereby

**ORDERED.**

**DATED: September 27, 2018**

A handwritten signature in cursive script that reads "Stacey L. Meisel".

Honorable Stacey L. Meisel  
United States Bankruptcy Judge

**Page:** 2  
**Debtor(s):** Dawit Gabir  
**Case No.:** 17-18167 - Chapter 13  
**Caption:** Order Valuing Property Pursuant to 11 U.S.C. §§506(a) and (d) and Fed. R. Bankr. P. 3012, Confirming Debt as Partially Secured and Partially Unsecured and for Discharge or Cancellation of Mortgage Upon Completion of the Chapter 13 Plan

---

**THIS MATTER** being opened to the Court by Goldman & Beslow, LLC, attorneys for the debtors, Clifford B. Frish, Esq., appearing, and this Court having considered the argument of counsel and good cause appearing, and there being no opposition; it is hereby **ORDERED**:

(i) the debtor's property located at 13-15 Little Street, East Orange, New Jersey 07017 is valued at \$160,000.00;

(ii) the claim of U.S. Bank National Association, as trustee, on behalf of the holders of Adjustable Rate Mortgage Trust 2007-2 Adjustable Rate Mortgage-Backed Pass-Through Certificates, Series 2007-2 is confirmed to be partially secured and partially unsecured;

(iii) Select Portfolio Servicing, Inc., the servicer for U.S. Bank National Association, as trustee, on behalf of the holders of Adjustable Rate Mortgage Trust 2007-2 Adjustable Rate Mortgage-Backed Pass-Through Certificates, Series 2007-2, shall be paid the sum of \$160,000.00 plus interest at 4.75%/annum for a total payout of \$177,883.00 in full satisfaction of the secured portion of its claim;

(iv) the balance of the claim of U.S. Bank National Association, as trustee, on behalf of the holders of Adjustable Rate Mortgage Trust 2007-2 Adjustable Rate Mortgage-Backed Pass-Through Certificates, Series 2007-2 shall be treated as an unsecured, non-priority debt;

(v) upon completion of the Chapter 13 plan, the mortgage given by the debtor to Credit Suisse Financial Corporation, dated March 22, 2007, and recorded in the Office of the Register of Essex County on April 10, 2007, at Book 12044, Page 6409, as assigned to U.S. Bank National

**Page:** 3  
**Debtor(s):** Dawit Gabir  
**Case No.:** 17-18167 - Chapter 13  
**Caption:** Order Valuing Property Pursuant to 11 U.S.C. §§506(a) and (d) and Fed. R. Bankr. P. 3012, Confirming Debt as Partially Secured and Partially Unsecured and for Discharge or Cancellation of Mortgage Upon Completion of the Chapter 13 Plan

---

Association, as trustee, on behalf of the holders of Adjustable Rate Mortgage Trust 2007-2 Adjustable Rate Mortgage-Backed Pass-Through Certificates, Series 2007-2 by Assignment of Mortgage dated December 12, 2009, and recorded on November 9, 2016, as Instrument Number 2016096523, shall be deemed to have been paid in full and the debtor shall be entitled to record a copy of this Order which shall act as a discharge or cancellation of the said mortgage. The Office of the Register of Essex County is hereby authorized to discharge and/or cancel the mortgage.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Dawit Gabir  
Debtor

Case No. 17-18167-SLM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2018.

db +Dawit Gabir, 13 Little Street, East Orange, NJ 07017-5507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 30, 2018

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2018 at the address(es) listed below:

Clifford B. Frish on behalf of Debtor Dawit Gabir yrodriguez@goldmanlaw.org,  
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com

Francesca Ann Arcure on behalf of Creditor Select Portfolio Servicing, Inc. as Servicer for U.S. Bank National Association, as trustee, on behalf of the holders of Adjustable Rate Mortgage Trust 2007-2 Adjustable Rate Mortgage-Backed Pass-Thro NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com

Marie-Ann Greenberg magecf@magtrustee.com

Mark Goldman on behalf of Debtor Dawit Gabir yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com

Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee, relating to Home Equity Mortgage Trust Series 2007-2, Home Equity Mortgage Pass-Through Certificates, Series 2007-2 rsolarz@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6